

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Nicole A Snyder  
Debtor

Case No. 19-05362-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Jan 02, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2024:**

Recip ID	Recipient Name and Address
db	+ Nicole A Snyder, 148 Furnace Rd., Middleburg, PA 17842-1005
5303479	+ AMERIHOME MORTGAGE COMPANY, LLC, CENLAR FSB, BK Department, 425 PHILLIPS BLVD., EWING NJ 08618-1430
5283325	+ Advantage Credit Counseling Service, 2403 Sidney St., Suite 400, Pittsburgh, PA 15203-2181
5283342	+ Phelan Hallinan Diamond & Jones, 1617 JFK Boulevard Suite 1400, Philadelphia, PA 19103-1814
5304354	+ Thomas Song, Cenlar FSB, Bk. Department, 425 Phillips Blvd., Ewing, NJ 08618-1430
5283350	+ Union County Probation Department, 103 South 2nd St., Lewisburg, PA 17837-1903

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5283326	+ Email/PDF: bncnotices@becket-lee.com	Jan 02 2024 19:22:52	American Express, PO Box 981537, El Paso, TX 79998-1537
5283327	Email/PDF: bncnotices@becket-lee.com	Jan 02 2024 19:33:26	American Express, PO Box 1270, Newark, NJ 07101-1270
5283328	^ MEBN	Jan 02 2024 19:17:01	Amerihomes Mortgage Company, LLC, 425 Phillips Blvd., PO Box 77404, Ewing, NJ 08628-6404
5283331	+ Email/Text: bankruptcy@bbandt.com	Jan 02 2024 19:23:00	BB&T, PO Box 1704, Clemmons, NC 27012-1704
5283330	+ EDI: BANKAMER	Jan 03 2024 00:21:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
5283329	EDI: BANKAMER	Jan 03 2024 00:21:00	Bank of America, 4060 Ogletown/Stanton Rd., DE5-019-03-07, Newark, DE 19713
5283336	EDI: CITICORP	Jan 03 2024 00:21:00	Citibank, N.A., Attn: Bankruptcy Dept., P.O. Box 20507, Kansas City, MO 64195
5283332	+ EDI: CAPITALONE.COM	Jan 03 2024 00:21:00	Capital One, Attn: Bankruptcy Dept., P.O. Box 30281, Salt Lake City, UT 84130-0281
5294009	Email/PDF: bncnotices@becket-lee.com	Jan 02 2024 19:22:52	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5283335	+ EDI: CITICORP	Jan 03 2024 00:21:00	Citi Bank, Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
5300569	EDI: CITICORP	Jan 03 2024 00:21:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5283337	+ EDI: CITICORP	Jan 03 2024 00:21:00	Citicards CBNA, 5800 South Corporate Place, PO Box 6241, Sioux Falls, SD 57117-6241
5283338	EDI: WFNNB.COM	Jan 03 2024 00:21:00	Comenity Bank-American Kennel Club, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
5283339	+ EDI: WFNNB.COM		

5283340	EDI: WFNNB.COM	Jan 03 2024 00:21:00	Comenity Bank-Peebles, Bankruptcy Department, PO Box 182789, Columbus, OH 43218-2789
5452630	+ Email/Text: nsm_bk_notices@mcooper.com	Jan 03 2024 00:21:00	Comenity Bank-Ultimate Rewards, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
5452629	+ Email/Text: nsm_bk_notices@mcooper.com	Jan 02 2024 19:23:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
5283333	EDI: JPMORGANCHASE	Jan 03 2024 00:21:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
5283334	EDI: JPMORGANCHASE	Jan 03 2024 00:21:00	Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
5291623	+ Email/Text: RASEBN@raslg.com	Jan 02 2024 19:23:00	Chase Card Services, PO Box 15369, Wilmington, DE 19850
5283341	+ Email/Text: PBNCNotifications@perituservices.com	Jan 02 2024 19:23:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5494008	+ Email/Text: nsm_bk_notices@mcooper.com	Jan 02 2024 19:23:00	Kohl's Department Store, PO Box 3115, Milwaukee, WI 53201-3115
5413633	+ Email/Text: SERVICINGMAILHUB@flagstar.com	Jan 02 2024 19:23:00	Lakeview Loan Servicing, LLC, C/O RightPath Servicing, PO Box 619096, Dallas, TX 75261-9096
5494009	+ Email/Text: nsm_bk_notices@mcooper.com	Jan 02 2024 19:23:00	Lakeview Loan Servicing, LLC, c/o Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098-2639
5413634	+ Email/Text: SERVICINGMAILHUB@flagstar.com	Jan 02 2024 19:23:00	Lakeview Loan Servicing, LLC, C/O RightPath Servicing, PO Box 619096, Dallas, TX 75261-9741, Lakeview Loan Servicing, LLC, C/O RightPath Servicing 75261-9096
5283343	Email/Text: bankruptcynotices@psecu.com	Jan 02 2024 19:23:00	Lakeview Loan Servicing, LLC, c/o Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098, Lakeview Loan Servicing, LLC, c/o Flagstar Bank, FSB 48098-2639
5302126	EDI: Q3G.COM	Jan 03 2024 00:22:00	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
5283344	Email/Text: bankruptcy@bbandt.com	Jan 02 2024 19:23:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5283345	+ Email/Text: bankruptcy@bbandt.com	Jan 02 2024 19:23:00	Sheffield Financial, PO Box 580229, Charlotte, NC 28258-0229
5366796	^ MEBN	Jan 02 2024 19:17:23	Sheffield Financial Corp, PO Box 1704, Clemmons, NC 27012-1704
5283346	EDI: SYNC	Jan 03 2024 00:21:00	Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
5283347	+ EDI: SYNC	Jan 03 2024 00:21:00	Synchrony Bank-Sam's Club, Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5283348	+ Email/Text: amccoy@synerpriseconsulting.com	Jan 02 2024 19:23:00	Synchrony Bank-Sam's Club, Inc., 4125 Windward Plaza, Alpharetta, GA 30005-8738
5304436	+ Email/Text: bncmail@w-legal.com	Jan 02 2024 19:23:00	Synerprise Consulting Service, Inc., 5651 Broadmoor, Mission, KS 66202-2407
			TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

5283349	+ EDI: WTRRNBNK.COM	Jan 03 2024 00:21:00	TD Bank USA-Target Credit, NCD-0450, PO Box 673, Minneapolis, MN 55440-0673
5302042	EDI: AIS.COM	Jan 03 2024 00:22:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 04, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmllawgroup.com
Brian C Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Daniel Philip Jones	on behalf of Creditor AMERIHOME MORTGAGE COMPANY LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
Daniel Philip Jones	on behalf of Creditor Lakeview Loan Servicing LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James McClure	on behalf of Debtor 1 Nicole A Snyder jmcclure@bmzlaw.com nvargas@bmzlaw.com;plarson@bmzlaw.com
Steven P. Kelly	on behalf of Creditor Lakeview Loan Servicing LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com
Thomas Song	on behalf of Creditor AMERIHOME MORTGAGE COMPANY LLC tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1	<b>Nicole A Snyder</b>		Social Security number or ITIN xxx-xx-7010	
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN _____
	First Name	Middle Name	Last Name	EIN _____
United States Bankruptcy Court Middle District of Pennsylvania				
Case number: 1:19-bk-05362-HWV				

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicole A Snyder  
fka Nicole A Stauffer

By the  
court:

1/2/24

Henry W. Van Eck, Chief Bankruptcy  
Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**